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 DESOTO COUNTY

SUBSTITUTION OF TRUSTEE

WHEREAS, ISMAEL HUERTA and DORA JUDITH LOYA , executed a deed of trust to JAMES E. WOODS, as Trustee for the benefit of EBI, INC., a Mississippi corporation, which deed of trust is recorded in Deed of Trust Book 1214, page 61, in the office of the Chancery Clerk of DeSoto County, Mississippi, and

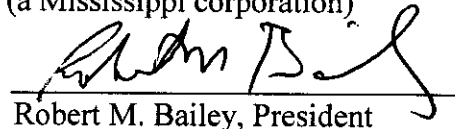
WHEREAS, said deed of trust authorizes the appointment and substitution of another Trustee in the place of the Trustee named in said Deed of Trust, and EBI, Inc., desires to appoint Patricia T. Love as Trustee in the place and stead of James E. Woods.

NOW, THEREFORE, EBI, Inc., a Mississippi corporation, acting by and through its duly authorized officer, does hereby nominate and appoint Patricia T. Love, as Substituted Trustee in the aforesaid Deed of Trust in the place of James E. Woods, and Patricia T. Love shall have the same authority, title and powers as the Trustee originally named in said deed of trust.

IN WITNESS WHEREOF, EBI, Inc., has caused this instrument to be signed and sealed on this 16 day of January, 2004.

EBI, INC.
 (a Mississippi corporation)

BY:


 Robert M. Bailey, President

STATE OF MISSISSIPPI
 COUNTY OF UNION

Personally appeared before me, the undersigned authority in and for the state and county aforesaid, Robert M. Bailey, who acknowledged that he is President of EBI, Inc., and, being duly authorized, he signed and delivered the above and foregoing substitution of trustee for and on behalf of said corporation and as his own voluntary act and deed.

Witness my hand and official seal, this 16 day of January, 2004.


 Notary Public

My commission expires:

4/29/04

Prepared by and return to:

EBI, Inc.
 P. O. Box 867
 New Albany, MS 38652
 662-534-4774

STATE MS.-DESOTO CO.

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